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EXAMINER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	**Application No.**	**Applicant(s)**
	10/553,360	DAVIES ET AL.
	Examiner	**Art Unit**
	Sarah M. Monfeldt	3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>07 August 2006</u>.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>1-37</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>1-37</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on <u>14 October 2005</u> is/are: a)☒ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☒ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☒ All b)☐ Some * c)☐ None of:

      1.☒ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date <u>5 May 2006</u>.

4)☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

Status of Claims

1. This action is in reply to the Correspondence filed on 7 August 2006.

2. Claims 1-37 are currently pending and have been examined.

Information Disclosure Statement

3. The Information Disclosure Statement filed on 5 May 2006 has been considered. An initialed copy of the Form 1449 is enclosed herewith.

Priority

4. Acknowledgement is made of a claim for foreign priority under 35 U.S.C. 119(a)-(d) or (f). All copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

    A person shall be entitled to a patent unless –

    (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

6. Claims 14-25, 34, 36-37 are rejected under 35 U.S.C. 102(b) as being anticipated by Adam et al. (US 2002/0181710).

    Examiner's Note: The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

Claim 14 –

As per claim 14, Adam et al., at least at Figs. 1-7, 9-11; paragraphs [0111], [0114]-[0115], [0123], [0126]-[0129], disclose *a payment apparatus for use in authorised transactions* having the limitations of:

- *at least one client device provided with an input for communicating with one or more mobile devices; and*

- *at least one server device for providing data and/or processes to support a transaction using the at least one client device, said transaction including verification of authorisation data;*
- *wherein the at least one client device is adapted to receive a first part of the authorisation data via its input and the apparatus is adapted to store a second part of the authorisation data, the first part of the authorisation data comprising one of a personal identification number and a code specific to a personal identification number.*

Claim 15 –

As per claim 15, Adam et al. teach the payment apparatus of claim 14 as described above. Adam et al., at least at paragraphs [0127]-[0128], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the second part of the authorisation data comprises financial data.*

Claim 16 –

As per claim 16, Adam et al. teach the payment apparatus of claim 14 as described above. Adam et al., at least at paragraph [0123], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein each client device is connected to a point of sale terminal.*

Claim 17 –

As per claim 17, Adam et al. teach the payment apparatus of claim 14 as described above. Adam et al., at least at [0115], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the at least one server device is provided on a networked computing platform in a secure location.*

Claim 18 –

As per claim 18, Adam et al. teach the payment apparatus of claim 17 as described above. Adam et al., at least at paragraphs [0127]-[0129], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the second part of the authorisation data is stored by the at least one server device, or can be accessed by it, in fulfilling a service request from the client device(s).*

Claim 19 –

/

As per claim 19, Adam et al. teach the payment apparatus of claim 14 as described above. Adam et al., at least at paragraphs [0127]-[0129], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the apparatus is further provided with a mapping capability for mapping the first part of the authorisation data to the second part.*

Claim 20 –

As per claim 20, Adam et al. teach the payment apparatus of claim 19 as described above. Adam et al., at least at paragraphs [0128]-[0129], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the mapping capability is provided by the at least one server device.*

Claim 21 –

As per claim 21, Adam et al. teach the payment apparatus of claim 14 as described above. Adam et al., at least at paragraphs [0170]-[0173], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the at least one server device is provided with at least one further client device so that it can initiate a service request to another server device.*

Claim 22 –

As per claim 22, Adam et al. teach the payment apparatus of claim 14 as described above. Adam et al., at least at Figs. 1-2, 4-5, 9-11; paragraph [0123], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein each input for communicating with one or more mobile devices supports a wireless connection.*

Claim 23 –

As per claim 23, Adam et al. teach the payment apparatus of claim 22 as described above. Adam et al., at least at paragraph [0123], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the wireless connection has a range of 0.5 meters or less.*

Claim 24 –

As per claim 24, Adam et al. teach the payment apparatus of claim 22 as described above. Adam et al., at least at paragraph [0123], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the wireless connection comprises an infrared connection.*

Claim 25 –

As per claim 25, Adam et al. teach the payment apparatus of claim 14 as described above. Adam et al., at least at paragraphs [0113], [0129], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *further comprising validation means for validating a unique identifier for each mobile device.*

Claim 34 –

As per claim 34, Adam et al., at least at Figs. 1-7, 9-11; paragraphs [0111], [0114]-[0115], [0123], [0126]-[0129], disclose *a payment system for use in user transactions, each transaction giving rise to a price list for goods or services covered by the transaction, wherein each user has at least one associated identifier, the payment system* having the limitations of:

- *a data store for storing user specific data in association with at least one of said identifiers; and*
- *a price list processor for processing a price list arising from a transaction,*
- *wherein the system further comprises an input for receiving identifiers and the price list processor is adapted to process a price list arising from a transaction by applying user specific data from the data store, the user specific data being associated with an identifier received in relation to said transaction.*

Claim 36 –

As per claim 36, Adam et al., at least at Figs. 1-7, 9-11; paragraphs [0111], [0114]-[0115], [0123], [0126]-[0129], [0175]-[0177], disclose *a method of authorising a transaction* having the limitations of:

- *receiving an identifier;*
- *using the identifier to locate a set of one or more authorisation codes for payment systems;*
- *receiving transaction information; and*
- *authorising the transaction information with a payment system by use of an authorisation code from said set.*

Claim 37 –

As per claim 37, Adam et al., at least at Fig. 10, paragraphs [0175]-[0177], disclose *a method of providing a receipt in respect of a transaction* having the limitations of:

- *receiving transaction information from a communication device having an address in a public network;*

- *making a transaction in respect of goods or services;*

- *generating a receipt in respect of the transaction;*

- *transmitting the generated receipt to a communication device having a different address in a public network.*

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

8. The factual inquiries set forth in Graham v. John Deere Co., 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

9. Claims 1-11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adam et al. (US 2002/018170) in view of Shore (US 2003/0149662).

Claim 1 –

As per claim 1, Adam et al., at least at Figs. 1-7, 9-11; paragraphs [0111], [0114]-[0115], [0123], [0126]-[0129], disclose *a payment apparatus for use in authorised transactions* having the limitations of:

- *i) at least one client device provided with an input for communicating with one or more mobile devices; and*

- *ii) at least one server device for providing data and/or processes to support a transaction using the at least one client device, said transaction including verification of authorisation data;*

- *wherein the at least one client device is adapted to receive a first part of the authorisation data via its input and the apparatus is adapted to store a second part of the authorisation data, and*

- *wherein the at least one server device is provided with*

  o *a user data store adapted to store one or more sets of user-specific data for use in authorising transactions,*

Adam et al. do not explicitly disclose the following limitations:

  o *a user data maintenance process for storing and updating user data in the user data store.*

Shore teach *a user data maintenance process for storing and updating user data in the user data store* (see at least Figs. 24, 26, 28; paragraphs [0427]-[0429]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the payment apparatus of Adam et al. to include user menu to update the persons profile and financial data as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the payment apparatus of Adam et al. in this way since allowing a user to update personal and financial information ensures that the users information is up to date.

Claim 2 –

As per claim 2, Adam et al. in view of Shore teach the payment apparatus of claim 1 as described above. Adam et al., at least at paragraph [0113], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

  • *wherein at least one set of user-specific data is stored in association with a said first part of the authorisation data.*

Claim 3 –

As per claim 3, Adam et al. in view of Shore teach the payment apparatus of claim 1 as described above. Adam et al., at least at paragraphs [0115], [0126], [0128], [0142, further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

  • *further comprising a list processor for processing a list of items covered by a transaction.*

Claim 4 –

As per claim 4, Adam et al. in view of Shore teach the payment apparatus of claim 3 as described above. Adam et al., at least at paragraphs [0115], [0128]-[0129], [0142], [0144]-[0150], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

  • *wherein the list processor is adapted to access user-specific data for use in processing a list in the course of a transaction.*

Claim 5 –

As per claim 5, Adam et al. in view of Shore teach the payment apparatus of claim 4 as described above. Adam et al., at least at paragraphs [0142], [0144]-[0150], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the list processor is adapted to use said user-specific data to apply a discount in relation to said transaction.*

Claim 6 –

As per claim 6, Adam et al. in view of Shore teach the payment apparatus of claim 1 as described above. Adam et al., at least at paragraph [0152], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the apparatus is further provided with a connection, in use, to a public network.*

Claim 7 –

As per claim 7, Adam et al. in view of Shore teach the payment apparatus of claim 1 as described above. Adam et al., at least at paragraph [0177], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the apparatus is further provided with a receipt generator for generating transaction receipts, and the receipt generator is adapted to refer to user-specific data in generating a transaction receipt.*

Claim 8 –

As per claim 8, Adam et al. in view of Shore teach the payment apparatus of claim 7 as described above. Shore, at least at paragraph [0430], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein the user-specific data includes a public network address for at least one user and the receipt generator is adapted to transmit a transaction receipt to said public network address.*

The motivation for making this modification to the teachings of Adam et al. is the same as that set forth above, in the rejection of Claim 1.

Claim 9 –

As per claim 9, Adam et al. in view of Shore teach the payment apparatus of claim 1 as described above. Shore, at least at paragraphs [0427]-[0429], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

• *wherein each set of user-specific data is stored in association with a respective user identifier.*

The motivation for making this modification to the teachings of Adam et al. is the same as that set forth above, in the rejection of Claim 1.

Claim 10 –

As per claim 10, Adam et al. in view of Shore teach the payment apparatus of claim 9 as described above. Shore, at least at paragraphs [0427]-[0429], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

• *wherein more than one user identifier may be stored in relation to at least one user, a different set of user-specific data being stored in association with each user identifier related to that user.*

The motivation for making this modification to the teachings of Adam et al. is the same as that set forth above, in the rejection of Claim 1.

Claim 11 –

As per claim 11, Adam et al. in view of Shore teach the payment apparatus of claim 1 as described above. Shore, at least at paragraphs [0063], [0140], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

• *wherein, in use, at least one set of user-specific data comprises an ordered list of funds.*

The motivation for making this modification to the teachings of Adam et al. is the same as that set forth above, in the rejection of Claim 1.

10. Claim 12 is rejected under 35 U.S.C. 103(a) as being unpatentable over Adam et al. (US 2002/018170) in view of Shore (US 2003/0149662) as applied to claims 1-11 above, further in view of Schutzer et al. (US 5920848).

Claim 12 –

As per claim 12, Adam et al. in view of Shore teach the payment apparatus of claim 11 as described above. Adam et al. in view of Shore do not explicitly disclose the following limitations:

• *wherein said ordered list is sorted according to type of goods.*

Schutzer et al. teach *wherein said ordered list is sorted according to type of goods* (see at least Fig. 15; col. 14, ll. 33-38). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the payment apparatus of Adam et al. in view of Shore to include an

expense summary as taught by Schutzer et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the payment apparatus of Adam et al. in view of Shore in this way since an account summary allows a user to observe an expense category with its corresponding average balance (see at least col. 14, ll. 33-38 of Schutzer et al.).

11.   Claim 13 is rejected under 35 U.S.C. 103(a) as being unpatentable over Adam et al. (US 2002/018170) in view of Shore (US 2003/0149662) as applied to claims 1-11 above, further in view of Grunbok, Jr. et al. (US 6305603).

Claim 13 –

As per claim 13, Adam et al. in view of Shore teach the payment apparatus of claim 11 as described above. Adam et al. in view of Shore do not explicitly disclose the following limitations:

- *wherein the at least one server device is provided with a scanning process for scanning through the ordered list until a sufficient balance is found to complete a transaction.*

Grunbok, Jr. et al. teach *wherein the at least one server device is provided with a scanning process for scanning through the ordered list until a sufficient balance is found to complete a transaction* (see at least col. 6, ll. 20-31). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the payment apparatus of Adam et al. in view of Shore to include a user access to financial accounts with immediate updated feedback from the financial institutions accessed as taught by Grunbok, Jr. et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the payment apparatus of Adam et al. in view of Shore in this way since it allows the user to receive more accurate account information which helps to prevent user overdrafts (see at least col. 6, ll. 31-35 of Grunbok, Jr. et al.).

12.   Claims 26-28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adam et al. (US 2002/018170) in view of Grunbok, Jr. et al. (US 6305603).

Claim 26 –

As per claim 26, Adam et al., at least at Figs. 1-7, 9-11; paragraphs [0111], [0114]-[0115], [0123], [0126]-[0129], disclose *a payment apparatus for use in authorised transactions* having the limitations of:

- *at least one client device provided with an input for communicating with one or more mobile devices;*

- *at least one server device for providing data and/or processes to support a transaction using the at least one client device, said transaction comprising a transfer of funds between financial accounts and including verification of authorisation data; and*
- *wherein the at least one client device is adapted to receive a first part of the authorisation data via its input; the apparatus is adapted to store a second part of the authorisation data, and the apparatus is adapted to support a transaction comprising a transfer of funds at least in part by updating the data representing a cash amount.*

Adam et al. do not explicitly disclose the following limitations:

- *update means for updating data representing a cash amount,*

Grunbok, Jr. et al. teach *update means for updating data representing a cash amount* (see at least col. 6, ll. 20-31). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the payment apparatus of Adam et al. to include a user access to financial accounts with immediate updated feedback from the financial institutions accessed as taught by Grunbok, Jr. et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the payment apparatus of Adam et al. in this way since it allows the user to receive more accurate account information which helps to prevent user overdrafts (see at least col. 6, ll. 31-35 of Grunbok, Jr. et al.).

Claim 27 –

As per claim 27, Adam et al. in view of Grunbok, Jr. et al., teach the payment apparatus of claim 26 as described above. Grunbok, Jr. et al., at least at col. 6, ll. 20-31, further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein said data representing a cash amount is held, in use, on the one or more mobile devices.*

The motivation for making this modification to the teachings of Adam et al. is the same as that set forth above, in the rejection of Claim 26.

Claim 28 –

As per claim 28, Adam et al. in view of Grunbok, Jr. et al. teach the payment apparatus of claim 26 as described above. Adam et al., at least at paragraph [0128], further discloses *a payment apparatus for use in authorised transactions* having the limitations of:

- *wherein said data representing a cash amount is held, in use, on the at least one server device.*

13.   Claims 29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adam et al. in view of Grunbok, Jr. et al. as applied to claims 26-28 above, and further in view of Shore and Zingher et al. (US 2004/0015450).

Claim 29 –

As per claim 29, Adam et al. in view of Grunbok, Jr. et al. teach the payment apparatus of claim 26 as described above.

Adam et al. in view of Grunbok, Jr. et al. do not explicitly disclose the following limitations:

- *the update means being adapted to respond to a transaction including verification of authorisation data by increasing the cash amount*

Shore teach *the update means being adapted to respond to a transaction including verification of authorisation data by increasing the cash amount* (see at least Figs. 17a-d; paragraphs [0342]-[0346]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the payment apparatus of Adam et al. in view of Grunbok, Jr. et al. to include the ability of a user to download ecash as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the payment apparatus of Adam et al. in view of Grunbok, Jr. et al. in this way since the user is prompted to select an amount from a list of pre-set amounts or input an amount which in turn the Financial Service provider verifies that the user has sufficient funds to cover the requested amount before the ecash is downloaded (see at least paragraph [0345] of Shore).

Adam et al. in view of Grunbok, Jr. et al. do not explicitly disclose the following:

- *wherein the payment apparatus is adapted to support one or more unauthorised transactions, the update means being adapted to respond to a transaction including an unauthorised transaction by decreasing the cash amount.*

Zingher et al. teach *wherein the payment apparatus is adapted to support one or more unauthorised transactions the update means being adapted to respond to a transaction including an unauthorised transaction by decreasing the cash amount* (see at least paragraph [0017). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the payment apparatus of Adam et al. in view of Grunbok Jr., et al. to include a duress transaction by limiting the funds available from a customer's account as taught by Zingher et al. One of ordinary skill in the art at the time of the invention would have been motivated to expand the payment apparatus of Adam et al. in view of Grunbok, Jr. et al. in this way since by limiting the

funds available from customer's account helps to ensure that a criminal does not get away with large sums of money (see at least paragraph [0017] of Zingher et al.).

14.   Claim 30 is rejected under 35 U.S.C. 103(a) as being unpatentable over Adam et al. in view of Grunbok, Jr. et al. as applied to claims 26-27 above, and further in view of Shore.

Claim 30 –

As per claim 30, Adam et al. in view of Grunbok, Jr. et al. teach the payment apparatus of claim 26 as described above. Adam et al., at least at paragraph [0128], further discloses a payment apparatus for use in authorised transactions *having the limitations of:*

* *wherein the at least one server device is provided with a user data store adapted to store one or more sets of user-specific data for use in authorising transactions,*

Adam et al. in view of Grunbok, Jr. et al. do not explicitly disclose the following limitations.

* *a user data maintenance process for storing and updating user data in the user data store.*

Shore teach *a user data maintenance process for storing and updating user data in the user data store* (see at least Figs. 24, 26, 28; paragraphs [0427]-[0429]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the payment apparatus of Adam et al. to include user menu to update the persons profile and financial data as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the payment apparatus of Adam et al. in this way since allowing a user to update personal and financial information ensures that the users information is up to date.

15.   Claims 31-33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Adam et al. in view of Shore.

Claim 31 –

As per claim 31, Adam et al., at least at Fig. 10, paragraphs [0175]-[0177], disclose *a receipting system for use in a purchasing transaction* having the limitations of:

* *an input for receiving transaction information;*
* *a receipt generator for generating a receipt for a notified payment;*
* *a data store for storing network addresses; and*
* *an interface to a network for transmitting a generated receipt to a network address,*
* *wherein each transaction has an associated identifier and*

Adam et al. do not explicitly disclose the following limitations:

- *the data store stores network addresses in association with transaction identifiers such that each generated receipt can be transmitted to a network address associated with the transaction giving rise to the generated receipt.*

Shore teach *the data store stores network addresses in association with transaction identifiers such that each generated receipt can be transmitted to a network address associated with the transaction giving rise to the generated receipt* (see at least paragraph [0429]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the payment apparatus of Adam et al. to an e-mail address as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the payment apparatus of Adam et al. in this way since allowing a user to update personal and financial information ensures that the users information is up to date.

Claim 32 –

As per claim 32, Adam et al. in view of Shore teach the receipting system of claim 31 as described above. Adam et al., at least at paragraphs [0126]-[0129], further discloses *a receipting system for use in a purchasing transaction* having the limitations of:

- *wherein at least one identifier associated with a transaction comprises or represents a personal identification number.*

Claim 33 –

As per claim 33, Adam et al. in view of Shore teach the receipting system of claim 31 as described above. Shore, at least at paragraph [0427]-[0429], further discloses *a receipting system for use in a purchasing transaction* having the limitations of:

- *wherein the data store is adapted to store one or more sets of user-specific data for use in authorising transactions, and a user data maintenance process for storing and updating user data in the user data store, said network addresses being stored as user-specific data.*

The motivation for making this modification to the teachings of Adam et al. is the same as that set forth above, in the rejection of Claim 31.

16.   Claim 35 is rejected under 35 U.S.C. 103(a) as being unpatentable over Adam et al. as applied to claim 34 above, and further in view of Shore.

·Claim 35 –

As per claim 35, Adam et al. in view of Shore teach the payment system of claim 34 as described above. Adam et al. do not explicitly disclose the following limitations:

- *wherein at least one user has at least two associated identifiers and the data store, in use, stores different user specific data in association with each respective identifier associated with said at least one user.*

Shore teach *wherein at least one user has at least two associated identifiers and the data store, in use, stores different user specific data in association with each respective identifier associated with said at least one user* (see at least paragraph [0063]). It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the payment apparatus of Adam et al. to include one of several credit or bank accounts, or electronic cash as taught by Shore. One of ordinary skill in the art at the time of the invention would have been motivated to expand the payment apparatus of Adam et al. in this way since this allows a user to chose from one of several accounts (see at least paragraph [0063] of Shore).
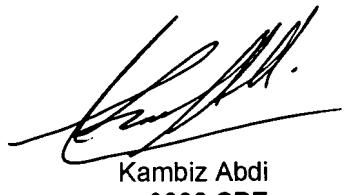
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sarah M. Monfeldt whose telephone number is (571)270-1833. The examiner can normally be reached on Monday-Friday 7:30am-5:00pm (EST) ALT Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571)272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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